

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security      ☐ Assumption of Executory Contract or Unexpired Lease      ☐ Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
District of New Jersey**

In Re: Caroline A. Carino

Case No.: 23-11154

Judge: VFP

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice Required

Date: February 12, 2025

☐ Motions Included☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney: /s/ RLL      Initial Debtor: /s/ CAC      Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay to the Chapter 13 Trustee \$400.00 monthly for 5 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$500.00 per month for 19 months; then 100% balance to complete via one lump sum payment.
- b. The debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☐ Sale of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
 Description:  
 Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
 Description:  
 Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:  
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: \_\_\_\_\_ Initial Co-Debtor: \_\_\_\_\_

**Part 2: Adequate Protection**

× **NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE:
		\$3,750.00
DOMESTIC SUPPORT OBLIGATION		-NONE-

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
 Check one:  
☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
DOVENMUEHLE MORTGAGE, INC/CROSS COUNTRY	3061 Edwin Ave Apt 4G Fort Lee, NJ 07024 Bergen County Partial interest with husband Fernando Carino -50%	910.87	0.00	910.87	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
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**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
-NONE-							

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
1170 Apartment Corp	3061 Edwin Ave Apt 4G Fort Lee, NJ 07024 Bergen County Partial interest with husband Fernando Carino ~50%
TOYOTA FINANCIAL SERVICES	2019 Toyota Rav 4 48,000 miles

**g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
<b>Part 5: Unsecured Claims</b>		<b>NONE</b>		

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_\_ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims** shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
Aidvantage for Dept.of Education Loan Service	Student Loan	Paid 100% outside of the chapter 13 plan	0.00

**Part 6: Executory Contracts and Unexpired Leases** x **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
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**Part 7: Motions** x **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.**

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- |    |                                                         |
|----|---------------------------------------------------------|
| 1) | Chapter 13 Standing Trustee Fees, upon receipt of funds |
| 2) | Other Administrative Claims                             |
| 3) | Secured Claims                                          |
| 4) | Lease Arrearages                                        |
| 5) | Priority Claims                                         |
| 6) | General Unsecured Claims                                |

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification**

**NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 18, 2023.

Explain below **why** the plan is being modified:

The plan is being modified to pay 100% to unsecured claims with the exception of Aidvantage for Department of Education Loan Services' claim which will be paid outside of the chapter 13 plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date:	<u>February 12, 2025</u>	<u>/s/ Caroline A. Carino</u> Caroline A. Carino
Date:	<u></u>	Debtor <u></u>
		Joint Debtor
Date	<u>February 12, 2025</u>	<u>/s/ Russell L. Low</u> Russell L. Low 4745
		Attorney for the Debtor(s)

In re:  
Caroline A Carino  
Debtor

Case No. 23-11154-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 13, 2025

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2025:**

Recip ID	Recipient Name and Address
db	+ Caroline A Carino, 3061 Edwin Avenue, Apt 4G, Fort Lee, NJ 07024-4810
519835603	+ 1170 Apartment Corp, 3030 Edwin Avenue, Fort Lee, NJ 07024-3442
519835636	+ FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835643	+ GREENSKY, LLC., ATTN: BANKRUPTCY, 5565 GLENRIDGE CONNECTOR STE 800, ATLANTA, GA 30342-4796
519835644	+ GREENSKY/GS BANK US, 5565 Glenridge Connector, Ste 800, Atlanta, GA 30342-4796
519878218	Greensky,LLC/Home Depot Loan, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479
519835647	+ New Jersey EZ Pass Customer Service Cent, PO Box 52002, Newark, NJ 07101-8202

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 13 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 13 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519835604	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 13 2025 21:04:23	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519835606	+ Email/Text: ally@ebn.phinsolutions.com	Feb 13 2025 20:53:00	ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416
519835607	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 13 2025 20:56:00	AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
519835608	+ Email/PDF: bncnotices@becket-lee.com	Feb 13 2025 21:03:40	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
520094721	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 13 2025 20:52:13	Advantage on behalf of, Department of Education Loan Services, PO BOX 300001, Greenville, TX 75403-3001
519835609	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 13 2025 20:53:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519835611	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 13 2025 20:55:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519835613	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 13 2025 21:03:51	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519835617	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:04:31	CITIBANK NORTH AMERICA, CITIBANK SD



District/off: 0312-2

User: admin

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Date Rcvd: Feb 13, 2025

Form ID: pdf901

Total Noticed: 43

			MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108
519835618	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:04:59	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519835619	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 13 2025 20:55:00	COMENITY BANK/JESSICA LONDON, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519835620	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 13 2025 20:55:00	COMENITY CAPITAL/IKEA, ATTN: BANKRUPTCY, PO BOX 18125, COLUMBUS, OH 43218
519835621	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:04:25	COSTCO CITI CARD, ATTN: BANKRUPTCY, PO BOX 6500, SIOUX FALLS, SD 57117-6500
519886999	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 13 2025 21:03:32	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520184525	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 13 2025 20:54:00	Crosscountry Mortgage, P.O Box 619096, Dallas, 75261-9741, Crosscountry Mortgage, P.O Box 619096, Dallas 75261-9096
520184524	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 13 2025 20:54:00	Crosscountry Mortgage, P.O Box 619096, Dallas 75261-9096
519835622	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 13 2025 20:56:00	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519896839	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 13 2025 20:54:00	Crosscountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519835635	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 13 2025 20:54:00	DOVENMUEHLE MORTGAGE, INC/CROSS COUNTRY, ATTN: BANKRUPTCY, 1 CORPORATE DR. ST 360, LAKE ZURICH, IL 60047
519835643	+ Email/Text: bankruptcy@greenskycredit.com	Feb 13 2025 20:55:00	GREENSKY, LLC., ATTN: BANKRUPTCY, 5565 GLENRIDGE CONNECTOR STE 800, ATLANTA, GA 30342-4796
519835644	+ Email/Text: bankruptcy@greenskycredit.com	Feb 13 2025 20:55:00	GREENSKY/GS BANK US, 5565 Glenridge Connector, Ste 800, Atlanta, GA 30342-4796
519878218	Email/Text: bankruptcy@greenskycredit.com	Feb 13 2025 20:55:00	Greensky,LLC/Home Depot Loan, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479
519835645	^ MEBN	Feb 13 2025 20:48:13	HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, P.O. BOX 548, TRENTON, NJ 08625-0548
519835646	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 13 2025 20:55:00	Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
519835615	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 13 2025 21:04:29	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850
519852624	+ Email/Text: RASEBN@raslg.com	Feb 13 2025 20:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519893800	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 13 2025 21:04:09	Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541
519835648	Email/Text: ProsperBK@prosper.com	Feb 13 2025 20:55:00	PROSPER FUNDING LLC, 221 MAIN STREET, SUITE 300, SAN FRANCISCO, CA 94105
519835649	+ Email/PDF: bankruptcy_prod@navient.com	Feb 13 2025 21:03:48	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
519835651	+ Email/PDF: ais.sync.ebn@aisinfo.com		

District/off: 0312-2

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Date Rcvd: Feb 13, 2025

Form ID: pdf901

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519835652	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 13 2025 20:51:31	SYNCB/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835653	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 13 2025 20:52:05	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519835654	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 13 2025 20:51:36	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519835655	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 13 2025 21:04:01	SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519861626	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 13 2025 20:55:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001
519835656	Email/Text: bankruptcies@uplift.com	Feb 13 2025 20:54:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519835657	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 13 2025 20:54:00	UPLIFT, INC., ATTN: BANKRUPTCY, 440 N WOLFE RD, SUNNYVALE, CA 94085
		Feb 13 2025 21:04:55	WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519835605	*+	AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862
519835610	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519835612	*+	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801
519835614	*+	CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
519835623	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835624	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835625	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835626	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835627	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835628	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835629	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835630	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835631	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835632	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835633	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835634	*+	DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505
519835637	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835638	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835639	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835640	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835641	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835642	*+	FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
519835616	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850
519835650	*+	SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500
519835658	*+	WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

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Date Rcvd: Feb 13, 2025

Form ID: pdf901

Total Noticed: 43

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Caroline A Carino ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4